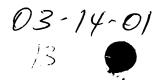
Address to:







dress to: Box PATENT APPLICATION	Attorney Docket No.	FDC 0150 PUS	100
Commissioner for Patents United States Patent & Trademark Office Washington, D.C. 20231	Inventor(s) or Appln. Identifier	Clayton P. Spitz et al.	

1.	This	s applicat	tion entitled _	PURCHASING CAR	D TRANSA	CTION RISK MO	ODEL is:
	a.	<u>X</u>	A new appli	cation under 37 C.F.R	. § 1.53(b).		
	b.						t application under 37 C.F.R, entitled
	c.		A new utilit filed on		ims the bene	fit of provisional	application Serial No,
App	olicatio	on eleme	ents and other	attached papers:			
2.	<u>X</u>	_ Sp	ecification (in	cluding Claims and Ab	stract)		[Total Pages 23]
3.	<u>X</u>	_ Dr	rawings (inf	formal / X formal)			[Total Sheets 1]
4.		_ Oa	ath or Declara	tion			
	a.		Newly-exec	uted			
	b.		Copy from	a prior application (37	C.F.R. § 1.6	3(d))	
5.	Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.						
6.		_	nis application 1.53(d)(4).	is filed by fewer than	all the invent	tors named in the	e prior application, 37 C.F.R.
	a.		DELETE th	e following inventor(s)	named in the	e prior nonprovis	ional application:
	b.		The invento	r(s) to be deleted are se	et forth on a s	separate sheet atta	ached hereto.
r							
th Pai	nerein a ost Off nd Trad xpress lail Lab	are being fic to Ad demark C s bel No. <u>E</u>	deposited on the deposited on the deposited on the deposite of	the below date with the Lessed to: Box Patent Apton, D.C. 20231 on:	TRANSMITTAI Inited States F plication, Com	L and the documer Postal Service in a amissioner f r Pate Shelly Kean	nts referred to as attached n envelope as "Express Mail ents, United States Patent son mailing paper)
D	ate of	Deposit:	March 12, 200	01		JKILLI	1 Man

(Signature of person mailing paper)

	7.	Preliminary Amendment:				
		a	A Preliminary Amendment is attached.			
		b	Cancel in this application original claims of the prior application before calculating the filing fee.			
	Please amend the specification by inserting before the first line the following sentence:					
			"This is a continuation			
			divisional			
			of copending application(s) serial number/			
			filed on"			
		d	A Petition to Suspend Prosecution For The Time Necessary to File An Amendment (New Application Filed Concurrently) is attached.			
8.		Small entity status:				
		a	Applicant claims small entity status.			
		b	Small entity status was claimed in the prior nonprovisional application and such status is still proper and desired.			
		c	Is no longer desired.			

9. Fee Calculation:

<u>X</u>

FOR	NUMBER FILED		NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	22	-20 =	2	x 18.00	36.00
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	4	-3 =	1	x 80.00	80.00
MULTIPLE DEPENDENT CLAIMS (if applicable) (37 C.F.R. §1.16(d)) 270.00					0
BASIC FEE (37 C.F.R. § 1.16(a))					710.00
TOTAL OF ABOVE CALCULATIONS				826.00	
REDUCTION BY 50% FOR FILING BY SMALL ENTITY (NOTE 37 C.F.R. §§ 1.9, 1.27, 1.28)				0	
\$40.00 ASSIGNMENT RECORDAL FEE (if applicable)				0	
TOTAL				826.00	

10.		A check in the amount of \$ is enclosed.
11.		The Commissioner is hereby authorized to credit overpayments or charge the following fees (or any deficiency therein) to Deposit Account No:
	a	Fees required under 37 C.F.R. § 1.16.
	b	Fees required under 37 C.F.R. § 1.17.

B&K0005/10-00 : [Utility--page 2 of 3]

No Fee Being Submitted At This Time.

12.	12. Maintenance of Copendency of Prior Application		
	application (or are being filed in	me and the appropriate fee have been filed in the pending prior the prior application concurrently herewith) to extend the period for	
13.	X An Information Disclosure State thereto:	ement (IDS) is attached, along with the following indicated attachments	
	a. X Form PTO/SB/08A and PT	TO/SB/08A (2 sheets)	
	b. X Copies of references cited	·	
14.	Certified copy of priority documents	ment(s)	
15.	X Return Receipt Postcard		
16.	Other:	· · · · · · · · · · · · · · · · · · ·	
An Assignment of the invention tohaving an address of			
	a is attached.		
	b was recorded on	at Reel, Frame	
<u>.</u> :	c Applicant requests that the	above assignee information be published with the application.	
18.	The power of attorney in the prior application	ation is to:	
		· ·	
	Name of Attorney of Record	Reg. No.	
; :=	The power appears in the origin	nal papers in the prior application.	
	The power does not appear in t	he original papers, but was filed on	
•	A new power has been executed	d and is attached.	
19.	Correspondence Address: Please address	s all future communications to:	
	Mark E. Stuenkel		
	Brooks & Kushman P.C. 1000 Town Center, 22nd Floor		
	Southfield, MI 48075-1351		
	Telephone: 248-358-4400; Fax	x: 248-358-3351	
		Respectfully submitted,	
Date	te <u>March 12, 2001</u>	Name: Mark E. Stuenkel Registration No.: 44,364	
		Attorney or agent of record X Filed under Rule 34(a)	